

PROPOSED CHAPTER 13 PLAN

Case No.: 15-00722

Debtor(s): Nikita Raynard Riles SS#: xxx-xx-8134 Net Monthly Earnings: 1,478.47
Melissa R Riles SS#: xxx-xx-8290 Number of Dependents: 3

I. Plan Payments:

() Debtor(s) propose to pay direct a total of \$ _____ ☐ weekly ☐ bi-weekly ☐ semi-monthly ☐ monthly into the plan; or
 (X) Payroll deduction Order: To CSX Rail Payroll, 500 Water Street, Jacksonville, FL 32202 for
 \$ 667.17 ☐ weekly ☒ bi-weekly ☐ semi-monthly ☐ monthly.

Length of plan is approximately 60 months, and the total amount of debt to be distributed by the Trustee is approximately \$ 86,731.80.

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [Sec § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
Alabama Department of Revenue	Taxes and certain other debts	\$3,000.00	\$100.00

B. Total Attorney Fee: \$ 3,000.00 ; \$1,000.00 paid pre-petition; \$ 2000.00 to be paid at confirmation.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
-NONE-		by Trustee by Debtor					

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments	Fixed Payment to Begin
Gm Financial	\$180.00 By Trustee	\$17,880.00	\$17,880.00	\$0.00	2012 Chevrolet Cruze - approximately 40,000 miles on odometer	5.25%	\$360.00	Upon Confirm.
Navy Federal Cr Union	\$60.00 By Trustee	\$6,000.00	\$6,000.00	\$0.00	2006 Kia Sportage - approximately 136,000 miles on odometer	5.25%	\$135.00	Upon Confirm

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
-NONE-				

IV. Special Provisions:

- ☒ This is an original plan.
☐ This is an amended plan replacing plan dated ____.
☒ This plan proposes to pay unsecured creditors 100 %.
☐ Other Provisions:

(1) Debtor will continue to pay pre-petition and post-petition utility service debt in the ordinary course of business in lieu of posting a deposit as adequate assurance of future payment under section 366 of the United States Bankruptcy Code. Debtor acknowledges and agrees that the automatic stay does not bar any Utility's effort to collect pre-petition and post-petition utility service debt.

Name/Address/Telephone/Attorney for Debtor (s)
/s/ Chad Arthur Hanson ASB-9431-A34H

P.O. Box 756
 Birmingham, AL 35201

Telephone # 205-776-2755

Date March 12, 2015

/s/ Nikita Raynard Riles

Nikita Raynard Riles

Signature of Debtor

/s/ Melissa R Riles

Melissa R Riles

Signature of Debtor

**United States Bankruptcy Court
Northern District of Alabama**

In re Nikita Raynard Riles
Melissa R Riles

Debtor(s)

Case No. 15-00722

Chapter 13

CERTIFICATE OF SERVICE

I hereby certify that on March 12, 2015, a copy of Proposed Chapter 13 Plan was served by regular United States mail to all interested parties, the Trustee and all creditors on the attached Matrix.

/s/ Chad Arthur Hanson

Chad Arthur Hanson ASB-9431-A34H

Seal Hanson LLC

P.O. Box 756

Birmingham, AL 35201

205-776-2755 Fax: 205-776-2860

notices@sealhansonllc.com

Label Matrix for local noticing
1126-2
Case 15-00722-TBB13
NORTHERN DISTRICT OF ALABAMA
Birmingham
Thu Mar 12 10:40:41 CDT 2015

Alabama Central Credit
3601 8th Av S.
Birmingham, AL 35222-3218

Alagasco
PO Box 2224
Birmingham, AL 35246-0001

Birmingham Waterworks
3600 1st Avenue North
Birmingham, AL 35222-1210

Comenity Bank/Goodys
Attention: Bankruptcy
Po Box 182686
Columbus, OH 43218-2686

GECRB/JC Penny
Attention: Bankruptcy
Po Box 103104
Roswell, GA 30076-9104

Logan Properties
1945 Hoover Ct
Suite 117
Birmingham, AL 35226-3606

Navy Federal Cr Union
Po Box 3700
Merrifield, VA 22119-3700

Quantum3 Group LLC as agent for
Sterling Jewelers Inc
PO Box 788
Kirkland, WA 98083-0788

Southwest Credit Syste
4120 International Parkway Suite 1100
Carrollton, TX 75007-1958

AmeriCredit Financial Services, Inc. dba GM
P O Box 183853
Arlington, TX 76096-3853

Alabama Department of Revenue
P.O. Box 320001
Montgomery, AL 36132-0001

Avante
2950 S Gessner
Houston, TX 77063-3751

Ch Bess Coll
Po Box 590
Bessemer, AL 35021-0590

Credit Management Lp
4200 International Pkwy
Carrollton, TX 75007-1912

Gm Financial
Po Box 181145
Arlington, TX 76096-1145

(p)CREDITORS BANKRUPTCY SERVICE
PO BOX 800849
DALLAS TX 75380-0849

Navy Federal Credit Union
Attention: Bankruptcy
Po Box 3000
Merrifield, VA 22119-3000

QuickClick Loans of Alabama
PO Box 5040
Alpharetta, GA 30023-5040

(p)SPRINGLEAF FINANCIAL SERVICES
P O BOX 3251
EVANSVILLE IN 47731-3251

U. S. Bankruptcy Court
Robert S. Vance Federal Building
1800 5th Avenue North
Birmingham, AL 35203-2111

Alabama Power
PO Box 12545
Birmingham, AL 35202-6545

Barclays Bank Delaware
Attn: Bankruptcy
P.O. Box 8801
Wilmington, DE 19899-8801

City County Credit Uni
Attn Bankruptcy Dept
1982 N State Rd 7
Margate, FL 33063-5710

FNCC/Legacy Visa
Attn: Bankruptcy
Po Box 5097
Sioux Falls, SD 57117-5097

Internal Revenue Service
2970 Market ST.
Mail Stop 5-Q30.133
Philadelphia, PA 19104-5002

Nationwide Recovery Sv
Po Box 8005
Cleveland, TN 37320-8005

Onemain Fi
Po Box 499
Hanover, MD 21076-0499

Rmb, Inc
409 Bearden Park C
Knoxville, TN 37919-7448

Td Bank Usa/targetcred
Po Box 673
Minneapolis, MN 55440-0673

Trident Asset Manageme
53 Perimeter Ctr E Ste 4
Atlanta, GA 30346-2287

US Attorney
1801 4th Avenue
Birmingham, AL 35203-2101

Weisfield Jewelers/Sterling Jewelers Inc
Attn: Bankruptcy
Po Box 1799
Akron, OH 44309-1799

Chad A. Hanson
Seal Hanson LLC
P O Box 756
Birmingham, AL 35201-0756

D. Sims Crawford
Chapter 13 Standing Trustee
NON-PAYMENTS: P O Box 10848
Birmingham, AL 35202

Melissa R Riles
510 Timberline W
Bessemer, AL 35022-6093

Nikita Raynard Riles
510 Timberline W
Bessemer, AL 35022-6093

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Military Star
3911 Walton Walker
Dallas, TX 75266

Springleaf Financial Services of Alabama Inc
PO Box 3251
Evansville IN 47731-3251

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Bby/cbna

End of Label Matrix	
Mailable recipients	36
Bypassed recipients	1
Total	37